GOVERNMENT OF INDIA
FINANCE
LOK SABHA

UNSTARRED QUESTION NO:3363
ANSWERED ON:18.12.2015
Mobile Banking Services
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Will the Minister of FINANCE be pleased to state:

(a) whether banks have launched/propose to launch their mobile banking applications in Hindi and other regional languages of the country;

(b) if so, the details of the public sector banks providing mobile banking services in the country including the number of customers presently using the said facility as on date, bank-wise; and

(c) the manner in which the mobile banking services are being made user friendly and the efforts made/being made in this regard?

Answer

The Minister of State in the Ministry of Finance

(a) to (c) National Payments Corporation of India (NPCI) has launched Unstructured Supplementary Service Data (USSD) based mobile banking service to take the banking services to common people across the country. Banking customers can avail this service by dialing *99#, across all Telecom Service Providers (TSPs)" on their mobile phones and transact through an interactive menu displayed on the mobile screen. *99# service is currently offered by 43 leading banks and all GSM service providers (Global System for Mobile Communications) and can be accessed in 12 different languages including Hindi and English. During the current financial year upto November 2015, 20.89 lakh customers initiated transactions have been done on USSD based platform.
Reserve Bank of India (RBI) has informed that as at the end of October 2015, 8.53 crore customers were registered with banks for Mobile Banking Services.
Public Sector Banks like Allahabad Bank, Andhra Bank, Dena Bank, IDBI Bank, State Bank of Bikaner & Jaipur, State Bank of India and State Bank of Travancore have confirmed providing mobile banking in multiple languages.
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